



Undergraduate Experience at Canadian Universities

□ This report is the second in a series of six which highlight findings of the *2008 Survey of Undergraduate Students*. Close to 12,000 undergraduate students at 31 universities across the country participated in the survey.

□ Below, we provide a profile of undergraduate students’ employment situations as well as the methods they use to finance their education. We present information on students who responded to the survey from across the country, from the University of Manitoba, and from universities that are comparable to the University of Manitoba in terms of size and programs offered. Where possible, we also compare results with the 2005 and 2002 surveys. Unless noted, the reported differences are not statistically significant. Throughout this report results include students who did not provide a response, although they are not shown in the tables; therefore, responses to questions presented in this report will not sum to 100%.

□ Table 1 profiles responding students’ employment status:

▶ About half of the responding students are employed, 55% at the University of Manitoba and 48% nationally.

Table 1: Students’ employment status					
	All universities (n=11,981)	Comparable universities (n=2,826)	UofM		
			2008 (n=363)	2005 (n=406)	2002 (n=413)
Employed (on- and/or off-campus)	48%	50%	55%	58%	62%
Not employed, seeking work	12%	13%	11%	10%	7%
Not employed, not seeking work	32%	29%	27%	31%	29%

▶ Nationally, students who are employed report working an average of 17 hours per week.

Responding students at the University of Manitoba report working slightly more—on average, 20 hours per week. In fact, 11% of students nationally and at comparable universities report working 30 hours or more per week, compared to 19% at the University of Manitoba. In part, this difference reflects the fact that University of Manitoba students are more likely than students nationally to report attending university part-time, and part-time students are more likely to be employed full-time.

▶ At 77%, part-time students are significantly more likely to be employed than students attending university full-time (51%). Not only are they more likely to work, they also work more often as an employed part-time student spends an average of 30 hours per week at work compared to 15 hours per week for employed full-time students.

▶ Students in Education programs (62%) are significantly more likely to report that they are employed than students in other programs. Students in Engineering programs (29%) are the least likely to report being employed.

▶ Typically, as the number of hours students spend working increases, the number of hours they devote to their studies decreases. Thus, it is not surprising that 61% of students nationally and 63% of students at the University of Manitoba say their employment has at least some negative impact on their academic performance.

University of Manitoba students report working more hours per week than students nationally and at comparable universities.

□ Nationally, about half of all responding undergraduate students (49%) report having repayable debt. At 37%, students at the University of Manitoba are statistically less likely to report having debt related to their post-secondary education. As shown in Figure 1:

- ▶ Overall, students report debt from various sources, including student loans (34%), loans from parents/family (17%), loans from financial institutions (14%), and other sources (5%).
- ▶ As mentioned, it appears University of Manitoba students (37%) are less likely than students nationally (49%) to report having any debt from their post-secondary studies. This difference is primarily due to the fact that University of Manitoba students (21%) are less likely than students nationally (34%) to report having repayable debt from student loans.

Repayable debt from student loans appears to be less common at the UofM than nationally.

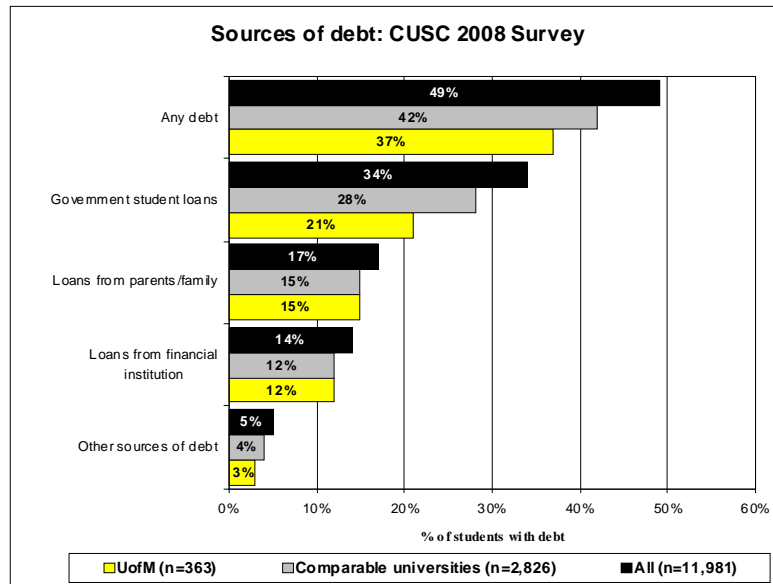


Figure 1

□ Table 2 shows the average amount of repayable debt to date that students incurred from financing their education.

	All universities	Comparable universities	UofM
Student loans	\$16,800	\$15,582	\$11,670
Loans from financial institutions	\$11,686	\$12,229	\$9,432
Loans from parents/family	\$9,439	\$9,694	\$10,960
Debt from other sources	\$6,277	\$5,547	\$7,167
Total debt from these sources	\$18,935	\$17,807	\$14,890

- ▶ Nationally, among students with debt, the average amount they owe is about \$18,900 (up from \$16,000 in 2005). At the University of Manitoba, students with debt owe an average of about \$14,900 (up from about \$12,200 in 2005).
- ▶ Nationally, student loans are the largest source of debt for students. On average, for those with student loan debt, students owe \$16,800 (\$14,000 in 2005). Student loan debt is also a large source of debt for students at the University of Manitoba; however, it is much lower, on average, than for students nationally. Among those at the University of Manitoba with debt from student loans, they report owing on average about \$11,700, which is up from \$9,400 in 2005.
- ▶ As students advance in their university studies, they are more likely to incur debt; 42% of first-year students have debt compared with 55% of students in their fourth or fifth-year. For students in their fourth-year and beyond, the average amount of debt more than triples compared to the debt carried by first-year students. Among students with debt in their first-year of studies, the average debt is about \$10,100, while those in their fourth-year and beyond owe an average of about \$26,300.

UofM students seem to be borrowing more money from their parents for their education.

The *Student Affairs Research Report* is published by University of Manitoba Division of Student Affairs through Student Services. For more information, contact Student Services at (204) 480-1498.

©University of Manitoba Division of Student Affairs

□ Students used various sources of repayable and non-repayable financing to pay for their university education. Table 3 shows the most common sources of financing.

- ▶ Nationally, the most common sources of financing are from students' parents, family, or spouse (44%); earnings from summer work (42%); a university scholarship, financial award, or bursary (33%); or government loan or bursary (31%). Compared with students nationally, fewer University of Manitoba students report relying on any of these sources.

Table 3: Sources of financing

	All universities (n=11,981)	Comparable universities (n=2,826)	UofM		
			2008 (n=363)	2005 (n=406)	2002 (n=413)
Parents, family or spouse	44%	43%	37%	50%	48%
Earnings from summer work	42%	36%	33%	39%	44%
University scholarship/ financial award/bursary	33%	26%	24%	-	-
Government loan or bursary	31%	23%	16%	14%	21%
Personal savings	27%	24%	23%	30%	37%
Earnings from current work	25%	23%	18%	31%	35%
Loans from financial institution	10%	9%	10%	-	-

Note: Students could report more than one source of financing. Columns will sum to more than 100%.

Fewer UofM students rely on multiple sources to finance their education.

- ▶ On average, students report using about three different sources to finance their university education; at the University of Manitoba, the typical student primarily relies on two sources.

□ Nationally, students report receiving over \$11,100 from various sources to finance their education, which is similar to what they received in 2005 (\$11,300). At the University of Manitoba, students report receiving much less, about \$6,700 (compared to almost \$7,300 in 2005). As the figure below shows, students may rely more heavily on some sources of funding than others.

UofM students receive less financing than students nationally from the most heavily relied upon sources of funding.

- ▶ Although the proportion of students nationally who rely on government loans and bursaries ranks behind several other sources of financing, on average, students receive the most from this source at about \$7,800. This is followed closely by loans from financial institutions at close to \$7,700.
- ▶ For all types of funding, University of Manitoba students generally rely less on these sources than students nationally and at comparable universities.

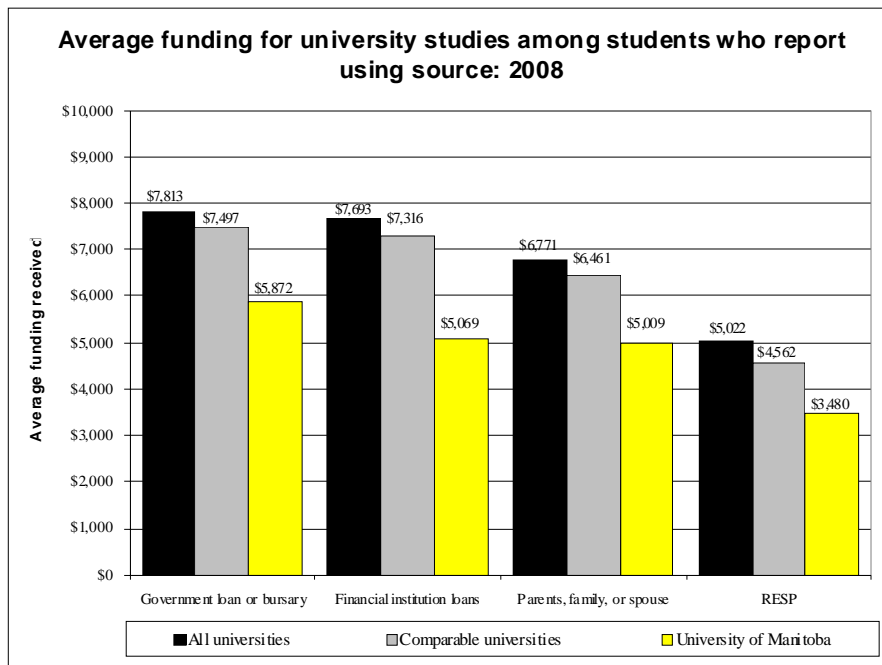


Figure 2